

WHAT IS CLAIMED IS:

1 1. A method for transferring credit from a sender to a plurality of
2 recipients using a wide-area computer network, the method comprising:
3 receiving at a server computer system information from the sender to
4 transfer credit to the plurality of recipients, wherein the information includes a unique
5 identifier for each of the plurality of recipients and a credit amount;
6 determining a first handler chosen by the sender;
7 requesting credit transfer from the first handler;
8 receiving at the server computer system the credit amount from the first
9 handler;
10 determining a second handler chosen by one of the plurality of recipients;
11 and
12 sending the credit amount to the second handler associated with the one.

1 2. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the first
3 listed receiving step comprises automatically receiving a file comprising the information.

1 3. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the first
3 listed receiving step comprises receiving the information that is manually pasted into one
4 or more fields of a web page of the server computer system.

1 4. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, further
3 comprising a step of providing electronic notification from the server computer system to
4 the one that notifies the one of the credit amount.

1 5. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 4, wherein the
3 electronic notification includes at least one of a web page, an instant message, an e-mail
4 message, a pager message, and a wireless phone message.

1 6. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 unique identifier comprises an e-mail address.

1 7. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 information includes a plurality of credit amounts for the plurality of recipients wherein at
4 least two of the plurality of credit amounts are different amounts.

1 8. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 server computer system comprises a plurality of computers coupled together by a
4 computer network.

1 9. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 plurality of recipients are selected as a group from a web page presented by the server
4 computer system.

1 10. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the first
3 and second handlers include at least one of a bank, a credit card company, a debit card
4 company, an agent location, a stored value fund, an airline mileage program, a gift
5 certificate issuer, an electronic gift certificate issuer, and a money order issuer.

1 11. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 credit amount corresponds to at least one of: currency, monetary value, airline mileage,
4 promotional program points, gift certificate credit, and commodities.

1 12. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 sending step comprises at least one of the following steps:
4 sending the credit amount to a bank account of the one;
5 sending the credit amount to a credit card or debit card of the one;

6 sending the credit amount in a check or money order to the one;
7 sending the credit amount to an agent location chosen by the one;
8 sending a telegram or greeting card with a check or money order to the
9 one; and
10 sending an electronic greeting card to the one with an electronic payment
11 notification embedded therewith.

1 13. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, further
3 comprising steps of:
4 receiving a trigger condition for a stored value fund of the one;
5 automatically transferring credit from the stored value fund of the first user
6 when the trigger condition is satisfied.

1 14. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 13, wherein the
3 trigger condition is selected from the following:
4 a credit balance in the stored value fund meeting a threshold; and
5 a period of time event happening.

1 15. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 sender, the one and the server computer system are remotely located with respect to each
4 other.

1 16. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, delaying the
3 sending step until a future time specified by the sender.

1 17. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for transferring credit
3 from the sender to the plurality of recipients using the wide-area computer network of
4 claim 1.

1 18. A method for transferring credit from a sender to a plurality of
2 recipients using the Internet, the method comprising:

receiving at a server computer system information from a sender to
transfer credit to a plurality of recipients, wherein:
the information includes a plurality of credit amounts for the
plurality of recipients wherein at least two of the plurality of credit amounts are
different amounts, and
the sum of a plurality of credit amounts is an aggregate credit
amount;
determining a first handler chosen by the sender;
requesting credit transfer from the first handler;
receiving at the server computer system the aggregate credit amount from
the first handler;
determining a plurality of second handlers respectively chosen by the
plurality of recipients; and
sending the plurality of credit amounts to the plurality of second handlers.

19. The method for transferring credit from the sender to the plurality
of recipients using the Internet as recited in claim 18, further comprising a step of
providing electronic notification from the server computer system to the plurality of
recipients.

20. The method for transferring credit from the sender to the plurality
of recipients using the Internet as recited in claim 19, wherein the electronic notification
includes at least one of a page, an instant message, an e-mail message, and a web page.

21. The method for transferring credit from the sender to the plurality
of recipients using the Internet as recited in claim 18, wherein the first listed receiving
step comprises receiving a file comprising the information.

22. The method for transferring credit from the sender to the plurality
of recipients using the Internet as recited in claim 18, wherein the first and second
handlers include at least one of a bank, a credit card company, a debit card company, an
agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an
electronic gift certificate issuer, and a money order issuer.

1 23. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, wherein the sending step comprises
3 at least one of the following steps:

4 sending a credit amount to a bank account of one of the plurality of
5 recipients;

6 sending the credit amount to a credit card or debit card of the one;

7 sending the credit amount as a check or money order to the one;

8 sending the credit amount to a stored value fund of the one;

9 sending the credit amount to an agent location chosen by the one;

10 sending a telegram or greeting card with a check or money order to the
11 one; and

12 sending an electronic greeting card to the one with an electronic payment
13 notification embedded therewith.

1 24. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, further comprising steps of:

3 receiving a trigger condition for a stored value fund of the one;

4 automatically transferring credit from the stored value fund of the first user
5 when the trigger condition is satisfied.

1 25. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, further comprising steps of:

3 receiving a request for a credit transfer;

4 evaluating the request against a defined parameter; and

5 performing the credit transfer from a stored value fund so long as the
6 request is within the defined parameter.

1 26. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, delaying the sending step until a
3 future time specified by the sender.

1 27. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for transferring credit
3 from the sender to the plurality of recipients using the wide-area computer network of
4 claim 18.

1 28. A computer data signal embodied in a carrier wave for facilitating
2 a credit transfer from a sender to a plurality of recipients, comprising:
3 a receiver code segment comprising a plurality of unique identifiers that
4 correspond to the plurality of recipients; and
5 an amount code segment comprising at least one credit amount for one of
6 the plurality of recipients, wherein the computer data signal causes the transfer of a credit
7 from the sender to a plurality of handlers respectively chosen by the plurality of
8 recipients.

1 29. The computer data signal embodied in the carrier wave for
2 facilitating the credit transfer from a sender to the plurality of recipients as recited in
3 claim 28, wherein the amount code segment comprises a plurality of credit amounts
4 corresponding to the plurality of recipients, and wherein at least two of the plurality of
5 credit amounts are different.

1 30. The computer data signal embodied in the carrier wave for
2 facilitating the credit transfer from a sender to the plurality of recipients as recited in
3 claim 28, wherein the unique identifiers correspond to an electronic messaging address
4 for the each of the plurality of recipients.

1 31. The computer data signal embodied in the carrier wave for
2 facilitating the credit transfer from a sender to the plurality of recipients as recited in
3 claim 28, further comprising a name code segment comprising a first and last names for
4 each of the plurality of recipients.